

All GAINERS, and the Nation Eas'd.

O R,

A Proposal of several Schemes, for raising the Sum of 1,500,000 l. or of 2,000,000 l. by way of another Lottery, if it shall be thought fit. Any of which Schemes (if compar'd with the late Lottery Acts) would save the Nation above 1,130,000 l. in raising the Sum of 1,500,000 l. And in raising of 2,000,000 l. more than 1,510,000 l. would be saved, and yet every Adventurer would be a Gainer.

Humbly offered to the Consideration of the Honourable House of Commons, Assembled in Parliament.

SCHEME I. For 1,500,000 l. upon a Fund of 120,000 l. per Annum, for 31 Years.

Tickets.	Value.	Total Value.
1	1,000 l. —————	l. 1,000
4	500 each, —————	2,000
15	200 each, —————	3,000
40 } of {	100 each, —————	4,000
100	50 each, —————	5,000
200	30 each, —————	6,000
350	20 each, —————	7,000
3,790 }	15 each, —————	56,850

First and last drawn Ticket, 50 l. each, besides }
the Benefits which may happen to the two } 100

4,500 Benefit Tickets. Total Value, 84,950
145,500 of 10 l. 16 s. 8 d. each, ——— 1,576,250

150,000 } Tickets } Total Principal }
total N. } to be paid ——— 1,661,200

SCHEME II. For 2,000,000 l. upon a Fund of 160,000 l. per Annum, for 31 Years.

Tickets.	Value.	Total Value.
1	1,000 l. —————	l. 1,000
5	500 each, —————	2,500
20	200 each, —————	4,000
52 } of {	100 each, —————	5,200
132	50 each, —————	6,600
280	30 each, —————	8,400
610	20 each, —————	12,200
4,800 }	15 each, —————	72,000

First and last drawn Ticket, 50 l. each, besides }
the Benefits which may happen to the two } 100

5,900 Benefit Tickets. Total Value, 112,000
194,100 of 10 l. 16 s. 8 d. each, ——— 2,102,750

200,000 } Tickets } Total Principal }
total N. } to be paid ——— 2,214,750

ALL the Adventurers are to receive Interest (at the Rate of 6 l. per Cent. per Ann.) for the respective Sums unto which they shall be entitled, until the said Sums shall be paid them. For Example; The Owner of the highest Benefit Ticket will receive 60 l. per Annum Interest, till the Sum of 1,000 l. shall be paid him. And those that shall be entitled to the 500 l. Benefit, will receive 30 l. per Annum each, till the said Sum of 500 l. shall be paid to each of them, &c. The Owners also of the Blank Tickets, (I call them Blanks for Distinction-sake only, they being in Truth all Benefits) these (I say) will receive 13 s. per Ann. Interest, (for each 10 l. adventured) till the Sum of 10 l. 16 s. 8 d. shall be paid to each of them. So that such of them as shall happen to be paid at the End of the first Year, will receive (besides the Sum of each 10 l. adventur'd, and the Interest thereof at 6 l. per Cent. per Ann.) the Sum of 17 s. and 8 d. clear Gain. And such as shall happen not to be paid till the End of the thirty-first Year, will receive (besides each 10 l. and the yearly Interest of it) the Sum of 2 l. 7 s. 8 d. clear Gain; tho' no Improvement should be made of the 1 s. per Annum surplus Interest. But if improv'd to the utmost, they would in the Space of 31 Years, get about 5 l. 1 s. 5 d. clear. Now tho' the particular Benefits be of like Value in every one of the Schemes; yet there are 500 Benefits more, in each of the former, than there are in the two latter; but then the Blanks of the two following Schemes are more advantageous than those of the former; for the Owners thereof would receive 13 s. 6 d. per Annum Interest, (for each 10 l. adventured) till the Sum of 11 l. 5 s. shall be paid to each of them. So that such of them as shall happen to be paid at the end of the first Year, would receive (besides the Sum of each 10 l. adventured, and the Interest thereof at 6 l. per Cent. per Ann.) the Sum of 1 l. 6 s. 6 d. clear Gain. And such as shall happen not to be paid till the End of the twenty-fifth Year, will receive (besides each 10 l. and the yearly Interest of it) the Sum of 3 l. 2 s. 6 d. clear Gain; tho' no Improvement should be made of the 1 s. 6 d. per Ann. surplus Interest. But if improv'd to the utmost, they would, in the Space of twenty-five Years get about 5 l. 7 s. 3 d. clear.

SCHEME III. For 1,500,000 l. upon a Fund of 135,000 l. per Annum, for 25 Years.

Tickets.	Value.	Total Value.
1	1,000 l. —————	l. 1,000
4	500 each, —————	2,000
15	200 each, —————	3,000
40 } of {	100 each, —————	4,000
100	50 each, —————	5,000
200	30 each, —————	6,000
440	20 each, —————	8,800
3,200 }	15 each, —————	48,000

First and last drawn Ticket, 50 l. each, besides }
the Benefits which may happen to the two } 100

4,000 Benefit Tickets. Total Value, 77,900
136,000 of 11 l. 5 s. each, ——— 1,542,500

140,000 } Tickets } Total Principal }
total N. } to be paid ——— 1,720,400

SCHEME IV. For 2,000,000 l. upon a Fund of 180,000 l. per Annum, for 25 Years.

Tickets.	Value.	Total Value.
1	1,000 l. —————	l. 1,000
5	500 each, —————	2,500
20	200 each, —————	4,000
54 } of {	100 each, —————	5,400
120	50 each, —————	6,000
240	30 each, —————	7,200
560	20 each, —————	11,200
4,400 }	15 each, —————	66,000

First and last drawn Ticket 50 l. each, besides }
the Benefits which may happen to the two } 100

5,400 Benefit Tickets. Total Value, 101,400
194,600 of 11 l. 5 s. each, ——— 2,185,100

200,000 } Tickets } Total Principal }
total N. } to be paid ——— 2,386,500

The total Principal (Benefits & Blanks) which is to be paid, as in Scheme

I.	1,661,200 l.	The Interest	99,672 l.	which	120,000 l.	the yearly	20,328 l.
II.	2,214,750 l.	of which, at	132,885 l.	being	160,000 l.	Fund;	27,115 l.
III.	1,720,400 l.	6 l. per Cent.	103,224 l.	taken	135,000 l.	there will	31,776 l.
IV.	2,292,650 l.	per Annum is	137,559 l.	from	180,000 l.	remain	42,441 l.

Which Remainder over and above the paying off the first Year's Interest, to be apply'd for the discharging several of the Benefits and Blanks in the first and second Course of Payment, which shall be made in the first Year, according to the Method of the Lottery-Act (for 1,500,000 l.) pass'd last Sessions of Parliament.

A Computation of the Surplus Money that there will be every Year (over and above the discharging the Interest) for the paying off Benefits and Blanks, till the total Principal be fully discharged.

Y E A R S.	SCHEME I.	SCHEME II.	SCHEME III.	SCHEME IV.
The First Year	20,328 l.	27,115 l.	31,776 l.	42,441 l.
Second Year	21,547	28,741	33,682	44,987
Third Year	22,840	30,466	35,703	47,686
Fourth Year	24,210	32,294	37,845	50,547
Fifth Year	25,663	34,232	40,116	53,580
Sixth Year	27,203	36,285	42,523	56,795
Seventh Year	28,835	38,463	45,074	60,203
Eighth Year	30,565	40,770	47,779	63,815
Ninth Year	32,400	43,217	50,646	67,644
Tenth Year	34,344	45,810	53,684	71,703
Eleventh Year	36,404	48,558	56,905	76,005
Twelfth Year	38,588	51,472	60,320	80,565
Thirteenth Year	40,904	54,697	63,939	85,399
Fourteenth Year	43,358	57,834	67,775	90,523
Fifteenth Year	45,960	61,304	71,842	95,955
Sixteenth Year	48,717	64,982	76,153	101,712
Seventeenth Year	51,640	68,881	80,722	107,815
Eighteenth Year	54,739	73,014	85,565	114,283
Nineteenth Year	58,023	77,395	90,699	121,141
Twentieth Year	61,504	82,039	96,141	128,409
Twenty-first Year	65,195	86,961	101,909	136,114
Twenty-second Year	69,106	92,179	108,024	144,280
Twenty-third Year	73,253	97,709	114,505	152,937
Twenty-fourth Year	77,648	103,572	121,376	162,113
Twenty-fifth Year	82,307	109,786	128,658	171,840
Twenty-sixth Year	87,245	116,374		
Twenty-seventh Year	92,480	123,356		
Twenty-eighth Year	98,029	130,757		
Twenty-ninth Year	103,911	138,603		
Thirtieth Year	110,145	146,919		
Thirty-first Year	116,754	155,734		
Total Sum	1,723,845 l.	2,299,519 l.	1,743,361 l.	2,328,492 l.
Total Principal	1,661,200 l.	2,214,750 l.	1,720,400 l.	2,292,650 l.
Principal and Interest being discharg'd, there remains	62,645 l.	84,769 l.	22,961 l.	35,842 l.

THE two last Schemes which are here propos'd, have the same yearly Funds as the 2 late Schemes publish'd last Sessions of Parliament, for raising the like Sums of 1,500,000 l. or of 2,000,000 l. (if it should be thought fit) for the Service of the Government. Only those Funds are for 32 Years; these but for 25, which are 7 Years short of the other. Now if the Sum of 135,000 l. per Annum (the yearly Fund for 1,500,000 l.) be computed at 6 l. per Cent. per Ann. compound Interest, it would, in the Space of 7 Years, amount to the Sum of 1,133,167 l. 1 s. And by the same Computation, the Sum of 180,000 l. per Annum, (the yearly Fund for 2,000,000 l.) would, in the like Space of seven Years, amount to the Sum of 1,510,889 l. 8 s. And thus much would the Nation save, by Scheme the Third or Fourth; (if compar'd with the two late Schemes afore-mention'd) viz. 1,133,167 l. 1 s. in raising the Sum of 1,500,000 l. And 1,510,889 l. 8 s. in raising of 2,000,000 l. But yet the First or Second Scheme would save and ease the Nation most. For the yearly Fund of the First Scheme propos'd is only

120,000 l. per Ann. which is 15,000 l. per Annum less than the yearly Fund settled by the late Lottery-Act, (of 1710. and that of 1711.) for raising the like Sum of 1,500,000 l. And this payable for 31 Years only; but that for 32. Now if 15,000 l. per Annum be computed at 6 l. per Cent. per Annum, compound Interest, it will in the Space of 31 Years, amount to the Sum of 1,272,025 l. 1 s. To which if 135,000 l. (the last Years Payment of the Fund settled by either of the two late Acts afore-mention'd) be added, the total Sum will be 1,407,025 l. 1 s. And thus much would be saved (according to this Computation) in raising the Sum of 1,500,000 l. And in raising of 2,000,000 l. by the second Scheme, the Sum of 1,876,033 l. 8 s. might be saved, if compar'd with the late Scheme publish'd last Sessions of Parliament, for raising the like Sum of 2,000,000 l. For the yearly Fund in that Scheme is 180,000 l. per Annum for 32 Years. Whereas the yearly Fund in the second Scheme here propos'd, is only 160,000 l. per Ann. for 31 Years, which is 20,000 l. per Annum less than the other, and payable one Year short of that. Now if 20,000 l. per Ann. be computed at 6 l. per Cent. per Annum, compound Interest, it will in the Space of 31 Years, amount to the Sum of 1,696,033 l. 8 s. to which if 180,000 l. (the last Year's Payment of the Fund afore-mention'd) be added, the total Sum will be 1,876,033 l. 8 s. And notwithstanding so large a Sum might be saved, and the Nation's Burden made so much the lighter, yet every Adventurer would be a considerable Gainer; Yea, there are none of the Schemes which are here propos'd, but what are so very advantageous, that should any one of them be approv'd, a sufficient Fund remain, and an Act of Parliament pass'd thereupon, I think it is not in the least to be question'd, but that the Sum design'd to be raised, (whether 1,500,000 l. or 2,000,000 l.) would in less than six Weeks Time, be all paid in; tho' no greater Advantage should be allow'd the Adventurers than a Discount at 6 l. per Cent. per Annum, from the Day of each Payment to the Day that the Act shall commence.

Had the Author ten times more Money than he hath, he should be willing to adventure it all upon such advantageous Terms, and a Parliamentary Security. And should be glad, if (by his Agent) he can get in a small sum, so much as he has to spare.